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Deadline Is Approaching for Open Enrollment Sign-ups

CONCORD, NH – New Hampshire residents should be aware that their last chance to enroll in individual health insurance (on and off HealthCare.gov) is this Saturday, December 15 by 11:59 P.M. The first premium needs to be paid by the insurance company's due date before the 2019 coverage will take effect. Coverage will begin on January 1, 2019. Outside of the open enrollment period, the only way residents can enroll in an individual insurance plan is if they qualify for a special enrollment period, typically the 60 days following certain [qualifying life events](#).

"We want to make sure that everyone is aware their last chance to sign up for a 2019 plan is this Saturday," said Insurance Commissioner John Elias. "If you still have questions about what plan is best for you, reach out to an insurance agent or an enrollment assister for help understanding your options."

New Hampshire residents should be aware that there are only three companies selling qualified health plans: Anthem, Ambetter, and Harvard Pilgrim. Anthem and Delta Dental are also offering dental insurance that can be purchased in addition to an individual health plan. Plans that are sold by a company other than these may not be approved to be sold in NH and may not include the same consumer protections and benefits as an ACA-compliant plan. Information about other types of health coverage is available on the Insurance Department website, including information on short-term, limited duration plans ([here](#) and [here](#)), [health care sharing organizations](#), and [association health plan coverage](#).

If someone is unsure about the insurance company or agent they are dealing with, they should STOP before signing any paperwork or writing a check; and CALL the NH Insurance Department at 1-800-852-3416; to CONFIRM the company or agent offering insurance is legitimate and licensed in the state.

If a consumer needs assistance selecting a plan during the open enrollment period, the Insurance Department recommends that they contact an insurance agent or an enrollment assister. Residents can receive assistance from these types of in-person assisters at no additional cost during the open enrollment period. The Insurance Department's website features a federally-created [list of agents and brokers](#) who are certified to sell plans on HealthCare.gov, although many also sell plans outside of HealthCare.gov. Consumers may also visit the [Find Local Help](#) tool on HealthCare.gov to find a local agent or enrollment assister by zip code.

Even if a consumer likes their 2018 plan, they should still update their application on HealthCare.gov and shop and compare options for 2019. The only way to receive an accurate financial assistance amount for 2019 is to update and submit an application on the website. If consumers who purchase coverage through HealthCare.gov do not take any action they will be automatically enrolled into a plan by HealthCare.gov that is considered "similar" to their current plan; but that plan may not have a similar premium, and their doctors and prescription drugs may not be in network. That plan will not be effective unless the consumer pays the first premium.

The NH Insurance Department Can Help:

More information for New Hampshire residents about open enrollment may be found on the Insurance Department's [website](#). If you have questions about or issues with using the Marketplace and obtaining coverage, please call the federal government at (800) 318-2596. Once you have coverage, please contact the Insurance Department with questions or concerns at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.